

In re:
Charles L. Brown
Tyheise K. Brown
Debtors

Case No. 20-12727-pmm
Chapter 13

District/off: 0313-2
Date Rcvd: Aug 20, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	#+ Charles L. Brown, Tyheise K. Brown, 3141 N. Percy Street, Philadelphia, PA 19133-1844
14517495	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14526072	Kia Motors Finance, P.O. Box 20825, Fountain Valley, CA 92728-0825
14526266	+ Kia Motors Finance, c/o William E. Craig, Esq., 110 Marter Ave, Ste 301, Moorestown, NJ 08057-3124
14517504	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14517508	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Aug 21 2025 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14517479	+ Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:25:14	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14529712	Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:25:08	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14517481	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 21 2025 00:08:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14518257	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 21 2025 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14517488	Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14517489	Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14526008	+ Email/Text: documentfiling@lciinc.com	Aug 21 2025 00:08:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14517482	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 21 2025 00:13:11	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14517483	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 21 2025 00:24:42	Capital One / Saks F, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14515301	+ Email/PDF: ebn_ais@aisinfo.com		

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14525245	+ Email/PDF: ebn_ais@aisinfo.com	Aug 21 2025 00:24:52	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14517484	+ Email/Text: bankruptcy@cavps.com	Aug 21 2025 00:14:21	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14516914	+ Email/Text: bankruptcy@cavps.com	Aug 21 2025 00:08:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321
14517485	+ Email/Text: ecf@ccpclaw.com	Aug 21 2025 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14517487	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:08:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14517490	+ Email/Text: bankruptcy@philapark.org	Aug 21 2025 00:24:35	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14513382	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 21 2025 00:09:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14517491	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 21 2025 00:08:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14517492	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 21 2025 00:08:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14517925	Email/Text: mrdiscen@discover.com	Aug 21 2025 00:24:53	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14517493	+ Email/Text: mrdiscen@discover.com	Aug 21 2025 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14517496	Email/Text: bankruptcycourts@equifax.com	Aug 21 2025 00:08:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14517494	+ Email/Text: EBN@edfinancial.com	Aug 21 2025 00:08:00	EdFinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008
14517497	^ MEBN	Aug 21 2025 00:05:52	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14517499	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 21 2025 00:12:08	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14521449	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Aug 21 2025 00:09:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
14517500	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 21 2025 00:08:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14517498	Email/Text: bnc-bluestem@quantum3group.com	Aug 21 2025 00:09:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395
14517501	^ MEBN	Aug 21 2025 00:05:52	Kia Motors Finance, Attn: Bankruptcy, PO Box 20835, Fountain Valley, CA 92728-0835
14520475	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 21 2025 00:24:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14517502	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 21 2025 00:14:17	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14520672	+ Email/Text: bankruptcypdt@mcmcg.com	Aug 21 2025 00:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14517503	+ Email/Text: bankruptcypdt@mcmcg.com	Aug 21 2025 00:08:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14517506	^ MEBN	Aug 21 2025 00:06:02	PGW, Legal Dept. 4th Floor, 800 W. Montgomery

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14519351	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 21 2025 00:24:59	Avenue, Philadelphia, PA 19122-2806
14517505	Email/Text: bankruptcygroup@peco-energy.com	Aug 21 2025 00:08:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14517507	+ Email/Text: bankruptcy@philapark.org	Aug 21 2025 00:09:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14517509	+ Email/Text: bankruptcy1@pffcu.org	Aug 21 2025 00:08:00	Philadelphia Parking Authority, c/o Michael Casey, 701 Market Street, Ste 5400, Philadelphia, PA 19106-2895
14525454	+ Email/Text: bankruptcy1@pffcu.org	Aug 21 2025 00:08:00	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14517752	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 21 2025 00:08:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14517510	Email/Text: DASPUBREC@transunion.com	Aug 21 2025 00:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14580358	+ Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14517511	+ Email/Text: bankruptcydepartment@tsico.com	Aug 21 2025 00:09:00	The City of Philadelphia, c/o Pamela Elchert Thurmond, Esq., City of Philadelphia Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14517512	^ MEBN	Aug 21 2025 00:05:52	Transworld System Inc, Attn: Bankruptcy, PO Box 15630, Wilmington, DE 19850-5630
14517513	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 21 2025 00:08:00	Trident Asset Management, Attn: Bankruptcy, PO Box 888424, Atlanta, GA 30356-0424
14517284	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 21 2025 00:35:58	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
14526145	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 21 2025 00:25:09	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14517514	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 21 2025 00:24:35	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14517515	Email/Text: BKRMailOps@weltman.com	Aug 21 2025 00:08:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
TOTAL: 51			Weltman, Weinberg & Reic Co, P.O. Box 93596, Cleveland, OH 44101-5596

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14517480		American First Financial
14517486	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14522010	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14558550	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14910612	*+	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Charles L. Brown help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Tyheise K. Brown help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov
PATRICK J. DORAN	on behalf of Creditor Philadelphia Parking Authority pdoran@archerlaw.com skatz@archerlaw.com; dmcbride@archerlaw.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Kia Motors Finance wcraig@egalawfirm.com mortoncraigecf@gmail.com; alapinski@egalawfirm.com

TOTAL: 8

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: _____
Charles L. Brown _____) Case No. 20-12727-pmm

Tyheise K. Brown _____) Chapter: 13
aka Tyheise K. Paslry _____)
Debtor(s). _____)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 20, 2025

For The Court

Timothy B. McGrath
Clerk of Court